

## **kynect and the FFM Transition for Agents Webinar**

**June 29, 2016 2PM**

### **Questions and Answers**

1. On the October notice, will the agent be listed for contact?

Yes.

2. Are we going to have to manually redo every one of our citizens application in the federal exchange during open enrollment or will this transition happen automatically when Kynect is no longer active?

There will not be any passive enrollments or transactions for 2017 enrollments. Each client will need to do a new application on healthcare.gov for QHP/APTC. We will be sending a list of your QHP/APTC clients to you before open enrollment to help you in that process so you can reach out to your clients.

3. When the notice goes out in October, will the current associated agent's contact information be on the letter?

Please see response to question 2.

4. Will we need to certify on kynect as well as on the Federal Market place?

You will only be required to certify on the Federal Marketplace for 2017 open enrollment, and complete the DCBS Benefind training if you wish to be able to assist with Medicaid applications.

5. Will the agent be able to see his existing kynect clients on the FFM website - explain the mechanism?

To our knowledge, the FFM does not have a similar agent dashboard. Agents may be able to access client information from the issuer's website (direct enrollment); or from a web broker platform.

6. What certification process do current kynect agents need to complete to be able to sell on the Federal Exchange/FFM?

The FFM certification process is addressed in the webinar, please refer to the slides.

7. What about accounts where the parents have QHP but children are on KCHIP?

These individuals will need to apply on the FFM for the parents and the children's coverage can be managed in Benefind.

8. When notices go out to members, will the current agents contact info be included on the notices so we won't lose our business to someone else?

Please see response to question 2.

9. Will being Benefind certified allow us to make changes and access portals we haven't been previously able to access, for example the things we had to be transferred to DCBS for, such as rerunning eligibility for citizens?

Once trained in Benefind, you will be able to enter application information for Medicaid.

10. Will we have to certify on kynect as well as the FFM?

No, if you wish to participate on the FFM, you will need to take the required training and register on the FFM for QHP/APTC. If you choose to assist with Medicaid or other state assistance programs, you will be required to complete the DCBS Benefind training.

11. I am gathering that we are going to have a month and a half 11/01-12/15 to complete a new application (that is not going to transfer info automatically from kynect to FFM), run eligibility, go over options with citizens, and enroll them in a plan after they have made their decision to avoid anyone having a lapse in coverage. Is this correct?

Yes, if your clients want to be sure they get a 1/1/17 effective date, the application and plan selection must be complete by December 15, 2016.

12. Can we be eliminated from the agent search list in the FFM, if we request?

If you wish to participate on the FFM, you will need to complete the training and register and then your information will appear on the federal agent list. If you wish to be removed from the list, you will need to contact the FFM for instructions.

13. We have heard that there is a hidden fee of 1% on kynect and 3.5% fee on HealthCare.gov. Could you please confirm?

There is an existing insurance company assessment fee that applies to all health insurance and stop-loss policies. In Kentucky, this assessment fee is 1%. The federal marketplace may assess a user fee of up to 3.5% for policies issued on the FFM. This amount is added to the total cost of the plan. This user fee is established annually.

14. The FFM website for our Indiana and Ohio clients does not have an agent dashboard nor are agents allowed to complete applications on behalf of clients as we do on kynect. Will this be different for KY clients?

No, we believe that some web broker sites may offer a dashboard as part of their package, but to our knowledge, healthcare.gov does not.

15. Let's suppose one agent has somewhere between 300-400 applications with active QHP plans through kynect. Any suggestions on how to get these people transitioned in that limited timeframe between 11/01-12/15?

We have requested from CMS that Kentuckians be able to go ahead and create their accounts early before open enrollment, but have not been advised yet. However, we will be providing you with a list of you QHP/APTC clients so that you can go ahead and begin your outreach. Consumers can also complete the application online themselves.

16. Will agents be able to enroll clients on the FFM website?

You will be able to enroll your clients through the clients account or direct enrollment.

17. After our clients re-enroll themselves with FFM, will we be able to access their case like we currently do through kynect? If we can't see their case, we cannot help them. Please explain.

Best practice would be is to have either an in-office appointment and log-in to the client's account while they are with you, log in and speak over phone, or direct enrollment through the issuer's website.

18. So they have to give the agent their client log in information and have the agent log in as them?

We do not suggest sharing client log in information unless they are there in your office with you and can log in on their own.

19. If the agent does not have a FFM website like kynect to enroll clients, what is the use in agents assisting clients?

The professional knowledge of an insurance agent of the insurance business is extremely valuable to the client. The application may be confusing to individuals and navigating through the plan options to shop and compare, and networks are still very challenging for a lot of people.

20. What about clients who don't use a computer?

You can assist the individual in creating their account, but should not create it for them. Consumers can also call the federal call center to complete an application if they do not have access to a computer.

21. If we are enrolling a family and the parents are QHP eligible but the children end up being eligible for KCHIP or Medicaid, do we have to be Benefind certified in order to write the business?

Yes, to do a mixed household, you need both FFM and Benefind training.

22. So, we have to set up an e-mail account for client as well as helping them enroll? Are commissions increasing as a result?

You are not required to assist the client with setting up an email. You have the option of sending them elsewhere if you do not want to continue the enrollment with them. We have no authority over any commissions for agents.

23. In order to set your client up an FFM account, they have to have an email?

This is correct.

24. Does FFM allow uploading documents the same as kynect does?

Yes, through the client's account.

25. Please clarify. Is CMS approval required for agent written communication with client regarding FFM?

If the client is willing to share their information with you as their agent, that should be all you need. However, the FFM will not discuss a client's account unless you are the designated agent and they have the permission of the client to speak with you.

26. When will kynect know if they can conduct FFM training sessions?

kynect will not be conducting the training, the FFM will provide training. This training is provided online through CMS.

27. So we create our clients a new app in FFM and enroll them and somewhere along the way we have to select ourselves as the agent in this enrollment process?

There is an opportunity to report your national producer Number (NPN) during the enrollment process.

28. If I am already FFM certified can I begin to have my KY clients go ahead and create a user profile on Healthcare.gov?

Please see answer to question #15.

29. Please confirm: I understand that all our clients will need to re-enroll themselves by themselves on the FFM and that they must remember to add the agent's name and NPN.

Yes, but you can schedule an appointment to help them with the application to ensure they get the agent's information correct.

Then once they have established their account, we (the agent) might be able to access their account by logging in as the client. Is this correct??

No, you should not log into your client's account as the client. We suggest asking your carrier's for any process to verify that the agent's information on the enrollment was received or if it could be updated.

30. In my previous FFM training, I was taught that I was not allowed to enroll the client. Are we or are we not allowed to sign-up a client for coverage?

Yes, you are allowed to assist the individual with completing the application and selecting a plan as long as you are a licensed agent with the correct issuer appointment, have completed all of the required FFM trainings and are certified by the FFM, and the individual client is with you in-person or on the phone and you have their permission.

31. If you go directly through an issuer's portal, can you enroll a client fully or do they still have to start the app?

An agent or broker initiates the issuer-based pathway by logging on to the issuer's or web-broker's website and is securely redirected from the QHP issuer's or web-broker's website to HealthCare.gov to complete the eligibility application with the consumer.

Once the agent or broker has completed the application with the consumer and receives the consumer's eligibility determination from the FFM, the agent or broker is securely redirected back to the QHP issuer's or web-broker's website to assist the consumer with QHP comparison and enrollment.

32. Are you searchable on the FFM if you have not certified?

If you are not certified by the FFM for participating as an insurance agent to assist individuals, then you will not be available for a consumer to choose you from the search feature in Kentucky. Only the search assister/agent feature contains fully FFM trained and certified agents and assisters.

33. Please confirm: Are you suggesting that we meet with all or existing clients (within a 1 month period) in our office and supervise them while they set up their account, add our name & NPN and complete the enrollment process from the agent's computer. Then, after that is done, how does the agent get into the clients account? Will we be able to see all of our clients from the agent dashboard like we do know in kynect? Or, must we log in as the client?

No. Consumers can complete their application online, by calling the Federal Health Insurance Marketplace call center, or by working with an agent/application assister. You will receive more training going forward on how to assist your clients and with accessing and managing client cases. Questions regarding the functionality of the FFM should be addressed to the FFM and may be addressed in the FFM trainings.

34. Is it impossible to enroll into healthcare without a computer? Or just not able to utilize an agent?

Yes. An individual may call into the Federal call center to create an account.

35. If a client starts an application on the FFM, how do we as an Agent help them choose a plan if we do not have access to see what they qualify for?

The FFM (healthcare.gov) has a window shopping (browse plans) feature that allows anyone to view the plans available for a zip code. An agent could use this functionality along with any eligibility notice that the individual may have received to add in plan selection.

36. How is the agent of record changes handled?

This would be a question that should be directed to the FFM or the carriers.

37. Would you advise an insurance agent to just get out of the health insurance part of business now to avoid lots of headache?

We are not able to answer this question. That is entirely a personal choice.

38. If someone sets up an email account in the library, how is that a person's personal email and not a "dummy" email?

The majority of email providers require registration including the creation of a user name and password to access the email and any messages associated with that account. Only the email account creator would have that information.

39. What about people that do not have Internet? Or a computer for that matter?

These individuals can utilize their public library for internet and computer access, or they can call the Federal call center and apply over the phone. Additionally, if an agent desires to provide in person assistance to this population, the agent can assist the individual at the agent's office.

40. Clarification: 1. Citizens must enroll themselves on FMM and we cannot help them? 2. They have to put our NPN# and name on their app? 3. Citizens must have an email address? 4. Agents cannot have access to their information on FMM in order to help them choose a plan? How are we going to help them?

1. Citizens may enroll themselves online, through the federal contact center or they can seek assistance from an agent or assister. The agent or assister cannot create the citizen account, but the agent or assister can help an individual create and enroll through their citizen account on the FFM.
2. The individual has an opportunity to provide the NPN and name of the agent who assisted them. There may be other opportunities for an agent to receive credit for an enrollment. The agent may wish to contact the FFM or the carriers to determine if they may receive credit for an enrollment if their NPN was not provided at enrollment creation.
3. If an individual wishes to create an online account with the FFM (healthcare.gov), the individual will need an email address.
4. It is our understanding that agents may provide assistance by calling in to the Federal call center with the individual on the line. The agent may be able to schedule time to meet with the person and allow the person to log into their FFM account to view plans or the agent

may use the window shopping (browse plans) feature on healthcare.gov to assist (see question and answer #35).

41. Is there a list available of the web brokers that are going to be available in KY?

Once certified, they will be in the FFM search database for assistance.

42. Will the communication to clients be crystal clear, that they must enroll to have coverage, as most of them will assume it will migrate as it has in the past.

Yes, we have attempted to make the consumer's notices clear. We appreciate the assistance of our agent partners in guiding consumers to the correct path for enrollment.

43. It appears that the FFM just simply does not want Agents to help citizens. How are we to be paid commissions if we do not help people?

Agent assistance with FFM enrollments is possible and desired. You may need to inquire with the issuers that you are appointed with regarding commissions.